

Making Money Online

A Guide For The Absolute Beginner

2011 Edition

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Introduction

Back in November 2008, I realized for the first time that a medical condition from which I suffer was not going to get better. I couldn't do office work and still can't. So, being a geek, I decided to look for opportunities to earn a little extra cash online. Very quickly, I found that making money online is one of the most infuriating, aggravating and downright disappointing things I have ever had the misfortune to try.

Like most people, I'm battered by a flood of spam email every day, claiming that it's possible to earn thousands every week for doing two hours' work. Being a cynic, I never believed that - I mean, if it was so easy, there'd be millions of people doing it, not just a few, right? - but I figured there must be some way of earning. It took me a while and a lot of bad experiences, bad advice and bad choices, but eventually I managed to hone down the list of potential revenue-earners, find some good places to earn and people from whom to learn.

Since 2008, I've been working online part-time, around other responsibilities. My earnings from online work have sky-rocketed, relatively speaking: at the start, I was lucky to make £20 in a month, whereas it would be easy to earn ten or twenty times that amount now.

Earnings are always relative to hours worked (unless you're looking at passive income opportunities, which this guide does not): if I worked full-time with my current setup, I'd probably bring in anything from £1,500 to £2,500 a month, without even counting high-price jobs.

The first version of this guide was an attempt to pass on some of the basic knowledge I've picked up along the way. This 2011 edition has the same purpose, with some notable additions to the types of job available, updates to resources and more experience behind the commentary.

If I can help newcomers by cutting down the time it takes them to understand the options, to avoid a few bad choices and to get them pointed to some possible solutions, I'll be happy.

Oh, yes, one other thing - there's a lesson I learned right at the start, which is so important that I will mention it here:

The first rule of earning online: Never pay for anything up-front unless you're 100% sure of what you'll get.

Do not believe the promises. Keep your money. There's a very good chance that almost exactly the same information or service is available elsewhere and that they will pay you rather than charge you. If you really, *really* need something particular that an up-front payment may provide, make darned sure you'll get what you want before coughing up the cash!



What's in this guide

Look anywhere on the Internet and the chances are you'll come across someone asking how to make money online or offering the opportunity to earn money working from home with your computer. There are thousands of web sites dedicated to earning online, with more and more appearing every day. Surely with all these people offering ways to make thousands of dollars every week there must be some truth to the myth of online earning?

This guide is intended to act as a primer for newly-arrived hopefuls: for those people who are just starting to look into making money online and need some help with the terminology, the pitfalls, the possibilities and the people.

It includes:

- several basic ways to earn money online
- a look at the options in each category of earning
- resources for people interested in specific methods of earning

It does **not** include:

- specific earning strategies
- a definitive step-by-step guide to earning millions
- a complete guide, since the online earning market changes all the time
- opportunities that require investment (other than time and effort)
- non-English language opportunities
- opportunities specific to certain countries

What this guide is, most of all, is a way to jump-start your online career: maybe it'll save you a day or two of research, maybe a week; maybe it will improve your chances of landing a profitable online job; maybe all it will do is give you the vocabulary.

In any case, it'll hopefully save you asking some of the most basic questions and looking like a total noob!

What you'll need

To begin working online, you'll need a few essentials:

- an Internet connection (obviously)

A faster connection is better. Decent bandwidth with no transfer limitations is better for sending and receiving documents, doing faster research and even collaborating with your peers or employers.

- an email address to use for registrations and so on

I suggest starting a new email address for all earning, with a separate online persona, profile and password. You can use your normal address but it's often easier to get into the right frame of mind if you separate work from pleasure completely.

- a PayPal, AlertPay or other online banking account

You'll need this to receive your earnings (though some will pay by check or bank transfer). Most online employers prefer to keep transactions virtual, as their business accounts all work through these payment systems. Most also use PayPal – finding employers who use AlertPay, Liberty Reserve or other systems is much more difficult.

Do not – I repeat, **do not** – use your PayPal (or other payment system) email address and password *anywhere* else. That's just inviting trouble.

- a credit card (optional)

A lot of the easier online jobs (signups for pay, etc.) are more profitable if you have a credit card you can use to subscribe to services. Almost all of these tasks include a free subscription period at the start, so you're never actually charged if you remember to bug out before the free registration expires. You need to be very organized if you go in for this kind of work.

Now, let's look at some of the different ways to make money online. It's impossible to cover them all, since some entrepreneur will come along and invent a new one as soon as the definitive list is created, but at present I'll cover five main categories of online earning - clickers, participation, tasking, work and marketing.

Some vital information before we start

As I mentioned in the introduction, this guide looks at five different types of online job. In essence, all five types work the same way:

- you sign up
- you do some work
- the employer checks the work
- you get paid

There are a few vital things you need to bear in mind before you get involved.

The vast majority of online jobs pay in **US Dollars**. While there are some that pay in Euros or even Sterling, most of them are dollar-based because they pay through PayPal – partly because it uses dollars as its primary currency and partly because most are US-based. The good news is that PayPal also converts any payments on demand, so you can still get paid in your local currency and withdraw it to your bank account.

You'll already have noticed an important point:

PayPal is the primary payment system. Therefore, it will be much harder to find work if you can't use PayPal in your country.

This limitation extends further than just payments:

- some work systems do not allow registration from particular countries
- some tasks cannot be completed by residents of certain countries
- the majority of the work available is in English

Of course, there are specific-language systems and jobs available – and often nothing to stop you doing something like affiliate marketing in your own language – but English-speaking residents of the major online-work regions (US, Canada, Europe and Australia) have a significant advantage.

Notably, the Asian countries (Indian continent, Indonesia, Philippines, China, etc.) are the most limited: some sites that offer work almost anywhere in the world specifically forbid user registration from those countries.

Job Category One: Clickers

The easiest way to begin earning online is with 'clicker' sites: these are simple sites where registered users are paid to click ads, surf the web, read emails and sign up for services. They generally pay the lowest but require no special skills: the ability to point a mouse and click the button is all you need.

Paid To Click

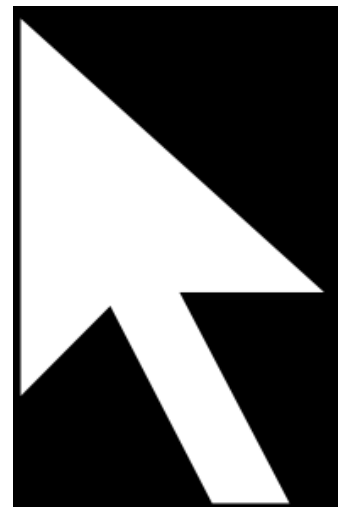
The most basic 'clickers' are PTC. That stands for 'Paid To Click' and covers all the sites who pay users to click an ad link and view the advertiser's site for 15-60 seconds. It's simplicity itself to work on PTC, but this is also the reason for the down-side: the sites pay an absolute pittance. You'll be very lucky these days to get \$0.01 per click (it's usually \$0.0025 or similar). Given that you can only register four clicks a minute, that makes roughly \$2.40 an hour at the best rate, which isn't much at all.

PTC sites get their revenue from the advertisers. Since the bottom has pretty much fallen out of online advertising and they know that ad conversion rates (i.e. how many clicks will actually end in a sale) will be very low, PTC sites charge very little for their services.

So how do PTC sites and users survive? They rely on upgrades and referrals. Most modern PTC sites allow registered clickers to upgrade their membership for a small fee: in return, the site offers a bonus, which may be to pay more per click, offer more ads to click or place active users as referrals in the member's downstream.

Referrals are people who you invite to join the same site and who sign up 'under' you (or who are assigned when you pay for an upgrade). This places them in your downstream: the site pays you a percentage of their PTC income and some sites will pay for several levels of depth (i.e. if one of your referrals refers someone, you get a smaller percentage of the new invitee's income as well). The only users who make decent money online from PTC sites are those who have thousands of referrals or who spend many hours a day clicking ads for very little income.

PTC sites also have an extremely high scam rate. Since they remain the most popular first choice for new online earners, mostly because they're so easy to use, a new PTC frequently attracts a flood of interested clickers as soon as it opens. The lure of 'getting in early' and being able to build a massive downline as more people join also plays a major part in the initial rush.



New users are encouraged to maximize their earnings by clicking all the ads, upgrading their membership and buying referrals to add to their downline, then – when members reach the payout amount – the site owner suddenly stops responding and disappears. Of course, they take their online earnings with them and users are left with a deficit of a lot of clicking-hours and no cash.

It is **vitaly important** to research the reputation of a PTC site before joining if you want to make money online by this method. Watch for the signs of a scam before you commit to anything: high pay rates per ad click are the biggest red flag, followed by a lack of history, untraceable site owner and location in a country with very lax online regulation.

Paid To Surf

Continuing in the same vein, there are PTS sites – ‘Paid To Surf’. Most of these sites disappeared when the dot com bubble burst: AllAdvantage, the biggest site, quickly went out of business despite enormous investment capital – the company burned through \$40 million in the first quarter of its first year!

The few PTS sites that are still around generally require downloading a plugin for your browser or browsing from the pay site. Advertisers’ web pages are presented for a minimum amount of time and you are expected to view them to be paid. It’s pretty much the same as PTC, but in real time.

A different style of PTS is distributed computing (also known as peer computing). A company with a huge amount of data to process or a specific task to complete from an unlimited number of locations all over the world spreads the work out across thousands of computers: users download a client program which processes data in the background.

Distributed computing for free has been put to excellent use by SETI@Home and many charitable organizations (research for a cure for cancer is notable). There are also one or two companies that provide a paid client for users willing to process information or connection statistics while their PC is switched on: [Gomez PEER](#) is still operational, for example.

Paid To Read

Moving a step up the evolutionary chain, the next ‘clicker’ is PTR – ‘Paid To Read’. More often than not, these are email-based systems where, instead of going to a PTC site and clicking ads, the content is posted direct to your mailbox. Of course, you still need to click and visit the site for 15-60 seconds, in the same way as users make money online with PTC, but there’s something that just feels easier when the link is delivered direct! Again, payment rates are extremely low, often even lower than for PTC, but the volume of email can be quite high depending on the source.

Scams are prevalent in PTR, although marginally less so than in the PTC arena. With no real upper limit on the number of emails that can be received, potential earnings have the potential to outstrip PTC, but in reality it's much the same. It can take an awfully long time to make enough money to hit the minimum payout amount.

PTC and PTR are the basic 'building blocks' of making money online. Few people will use them as a primary source of income (outside of locations with extremely low living costs), simply because the returns are so low. They tend to have a place as an extra, providing a few cents for little effort.

Having said that, they can be extremely good earners if you excel at social networking and can bring in hundreds or thousands of referrals. If this is the case, reliable sites will effectively pay you for doing nothing, assuming your referrals are all happily clicking away. See also the 'tasking' sites, where you can pay people to sign up under you.

Paid To Sign Up

At the top of the 'clicking' sites food chain, we come to those that pay people to sign up with advertisers' services. This idea is often combined with PTC and PTR to provide a user with one centralized location to make money online. It also gives the advertisers flexibility in their publicity methods and, consequently, the sites have better income and tend to be more reliable.

In general, 'paid to sign up' offers give much better returns than PTC or PTR – often several dollars per signup – but there is the added requirement of a valid credit card in some cases. Each signup is limited to a one-time use, as well, rather than a daily click-to-visit. Users based in another country to the signup site should be aware that earning online in this fashion may not be possible for them: the advertisers may only want clients in their home country.

Making money online by signing up for offers is the first truly viable possibility for the new earner who wants an income of more than a couple of dollars and who doesn't have thousands of friends to refer. It's entirely possible to make upwards of \$100 a month in this way, assuming you live in the right country, have a credit card (or even if not, though earnings will be lower) and can find reliable sites. A certain amount of organization is also very useful, to remember to cancel any offers that you are not particularly interested in before they begin regularly debiting your card!



Points-Based Systems

While the majority of the ‘clicker’ sites pay in cash, some prefer a points-based system that can be cashed-in for rewards. The reason I mention this here is because it is **vitaly important** to check whether the cash-paying site you’re researching actually does pay cash.

Not surprisingly, PTCs and other clicker sites generate interest by promising nice rewards for your work. Consequently, some of the less ethical among them promise, for example, a dollar a click... what they don’t tell you is that it’s a “Clixdollar” or something – an imaginary currency that is really a points-based system.

That said, there are some points sites that are very good: for example, [PointsToShop](#) is a neat mix of tasking, clicking and even playing games to accumulate points that can be used to buy stuff at Amazon.

Always check the terms and conditions of any site you’re considering signing with, to make sure you don’t get screwed.

Category Two: Participation

The next group of sites is designed less around clicking or performing basic form-filling: they require more active participation on the part of users. In return, they offer better opportunities to make money online, either by better payouts or by regular or residual income.

Survey Sites

The first of this group is the survey site. There's an awful lot of companies out there who need market research done in various segments of society and, rather than pay to have real people standing on the streets trying (and probably failing) to ask passers-by a bunch of questions, they hand the job to an online service. Depending on which demographic you fall into, this can be a nice way to make money online regularly: surveys can pay as little as \$0.10 for a few minutes' work, but can rise to nearer the \$100 mark for telephone participation in a focus group.

Between those two extremes there's a lot of ground in which normal people can earn money online: a couple of dollars here and there for fifteen minutes of questions can add up quickly over a week. Many survey sites are well-established, reputable and have new content daily, although it is unlikely that any one individual would be eligible for absolutely every survey.

As one would expect, the higher-paying surveys tend to get filled very quickly or require some very precise requirements of age, location, participation or other factors. Payout minimum is usually around the \$10 or \$20 mark, so most people can hit the required amount within their first month of participation and see actual cash for their efforts.

There are two caveats I'd like to mention for survey sites.

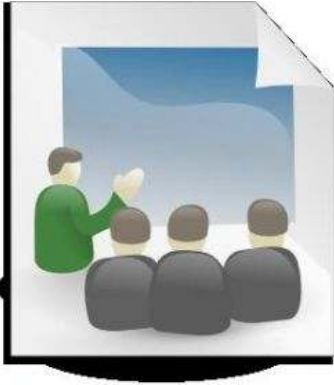
Firstly, many ask for a membership fee when registering: I am completely against paying for access, since you're the one who's doing the work and should be paid for it (not the other way around). I do not honestly know if those sites have more surveys than others but, to be blunt, I'd be surprised.

Secondly, survey sites often limit their membership by country. If you don't live in the main marketing areas of the world (US, Canada, Europe and Australia) you may not be eligible. In this case, it makes sense: the companies asking for surveys have specific markets in mind and don't want just anybody answering. Being part of a middle-class demographic in a prime country is a major advantage.

Paid To Participate

Continuing in the participation vein, we come to PTP sites – 'Paid To Participate'. This is a very wide definition and includes forums where users can make money online by posting responses, video and photo sites where earnings are made by posting original content and even such things as health sites that pay for members to track their diet and lifestyle. Although the

amount of money earned for each individual participation is often very low, for many online earners this is a very good option: since they're already discussing similar topics in similar locations elsewhere on the Internet, the possibility of combining that same enjoyment with making money online is a real bonus!



PTP sites – particularly videos and photos - are becoming more common, which means there is a greater variety of options open to a new earner. A little research can go a long way on this one: finding a PTP site that pays reliably and happens to cover subjects dear to your heart can mean that your earnings maintain a nice, regular level. However, it is unlikely that PTP will bring in more than a few dollars each month unless you are an obsessive poster. Much like PTC and PTR, this is generally viewed as a method of adding to other income online – in this case, a very pleasant method.

As with most other online earning, it helps to speak English. Thankfully, there are at least a few very reliable sites that pay regardless of where you live, provided you have access to their payment system (usually PayPal).

Paid To Blog

At the top of the participation list comes PTB – ‘Paid To Blog’. Here, we’re bordering on the fourth category of sites: writing to make money online. For the uninitiated, a ‘blog’ is common parlance for a ‘web log’. These are online journals, where an individual posts regular short entries. Blog subjects cover just about everything in the world: news, celebrities, sport, health, making money online (there’s thousands of those), jobs, gadgets and personal diaries. The list goes on and on. The advantage of a blog is that each entry is generally short – anything from 100 to 400 words– and thus does not take a huge amount of time to maintain, even on a daily basis. Many bloggers own several different blogs, each covering an area of interest.

The PTB market has changed significantly over the last few years. The best-paying sites – those which forked out cash for every entry – have all but disappeared as their return on investment went down the drain.

Those that survive in this part of the PTB market are normally ‘rev share’ sites: they pay a certain percentage of ad revenue earned through the blogger’s site. Alternatively, a host may provide the basic blogging framework for free and allow the user to ‘monetize’ (that is, try to gain revenue with) their blog.



However it is set up, blogging to make money online can be very profitable. There are plenty of stories of people who begin blogging and, after a while, become so incredibly popular that they give up their day job and retire to a huge house in the country. They apparently spend the rest of their days drinking sangria and typing a hundred words a day. Now, while this may be true for the chosen few, it is unlikely that a new blogger will become rich from their work unless they are already famous, extremely talented or extremely lucky – or, for that matter, all three.

There are two important points to bear in mind with PTB. Firstly, it is a long-term prospect and secondly, your chosen subject can greatly affect your income.

Studies show that most new blogs perform badly for the first six to nine months. If you can hold on and produce good content on a popular, commercial subject for that long, you will have a much better chance of starting to earn money online with it. Why so long? It all depends on traffic. The more visits your blog has, the better the chance of people returning, of more ads being clicked, of your reputation passing on through word of mouth and of your site rising to the top of the dozens of blog directories on the web. There's more about traffic later in this guide.

Bear in mind that there's nothing to stop you hosting your own blog and getting 100% share of the revenue. The advantages of the rev share blogs are that they already have traffic, the interface is already set up, they have support systems and there's an existing community of bloggers to pass traffic around. All of this should help reduce the length of the initial tough period while you build popularity.

PTB also extends to what could be called 'endorsed blog entries'. Much like the infomercials on television or written reviews, the blogger is paid by a third party to write an article about a product or service and include links to the employer's site. Opinion on this kind of earning is split in the blogging community: some consider using a blog's popularity to advertise as 'selling out' whereas others see nothing wrong with earning a little extra cash for all their hard work in promoting and maintaining their site.

The bottom line really comes down to disclosure: as long as you clearly state that the post is on behalf of a third-party company, that you're being paid for it or that it's an advert, there's no conflict of interest. At the very least, you can limit the things you review for pay to products and services you've actually used and for which you are happy to give an honest, positive review. Your personal ethics must guide you on this one: I can't tell you whether it's right or wrong.

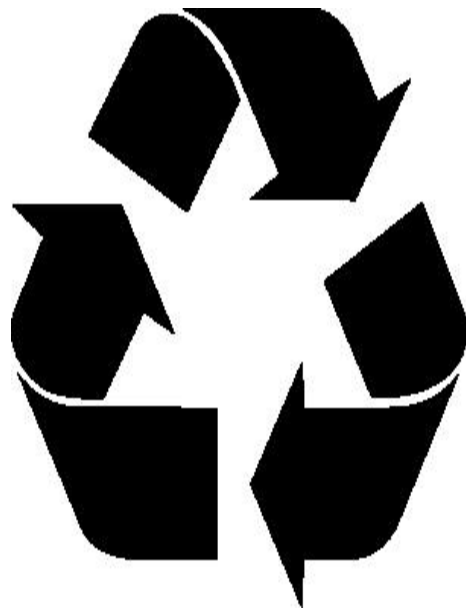
Category Three: Tasking

A relatively new addition to online earning is the idea of 'micro tasking'. Rather than take on actual jobs, registered users accept short tasks set up by employers (or other users) to earn a few cents – or even a couple of dollars.

Tasking sites usually accept people from anywhere in the world, as long as you can use their payment system, and post lists of available work depending on your profile. The work can be almost anything an employer wants but usually falls into certain categories – the basics include:

- Search and click
- Social media and Bookmarking
- Sign-ups
- Forums and Comments
- Downloading
- Writing and Blogging

Each task generally takes only minutes to perform. For example, a Social Media task might be for Facebook users who have a certain number of friends; in return for a small payment, the employer asks that you visit a site and 'Like' it so that all your friends see it on your wall. Alternatively, you could pick up a paid blog entry on a certain subject for a couple of dollars, though these tasks tend to be limited to self-hosted blogs with a certain PR.



Tasking sites produce more income than any of the clickers and, since they're open to almost anyone, they're a far better way of earning from simple jobs. Few skills are required, though active, popular accounts on the social networks and bookmarking sites are a big advantage.

The neat thing about tasking sites is that users are often employers as well: you can log in and do tasks until you've built up a nice account balance, then use that money to pay other people to do work for you. Frequently, this is a sign-up as a referral on another site, thus turning your money into an investment that generates residual income. It can also be used to gather reputation on social media sites, to promote yourself on Twitter, etc.

Category Four: Work

Moving on to the fourth category, we come to the 'work' sites, for want of a better term. Making money online is not often an easy route to riches, but for the really dedicated (and hopefully a tiny bit talented) individual, this style of earning can provide an actual salary. Yes, enough to live on. Before you get all excited, remember that to do that you'll be working pretty much full time, as you would in a real world job: there are few people who get rich while sitting around drinking coffee all day – and they were usually rich to begin with!

A vast range of real-world skills can be used online, ranging from writing and blogging to web design, graphics work, transcription, project management, organizational skills, lead generating and many, many more.

For my purposes, I'll break all this down into four main types: writing, blogging, admin and other online jobs. I'm most familiar with the first two, as you would expect, but let's cover the others quickly before I ramble on about the power of words!

Admin work

Just like in the bricks-and-mortar world of 9-to-5 day jobs, admin skills are a great asset online. Employers seek all kinds of administrators to perform a wide range of tasks from simple data entry to full-blown project management (and before all you project managers get upset, it's still administration and organisational skills – just very high-end ones!).

There's a sliding scale of work availability in the admin world: there's little data entry, a bit more transcription, more translation, a lot of virtual assistants (the peak point), less team management and little project management. That's very general, of course, and your experience may be different. Here's a short look at each type of work:

- Data entry

The simplest work is that which used to be performed by a typist or secretary (though the latter did a lot of other stuff as well). Copy typing online appears at first glance to be contradictory – how can you copy something that's already been typed so you can see it? In this case, data entry is more form-filling: transferring data from a spreadsheet to a database through an online form, filling out application forms from raw text data, that kind of thing.

There's also Captcha entry, which involves typing in thousands of those little things with a word or two in them, so that web sites can use them for security. This work is possibly the worst paid I've seen – at \$1 per 1,000 or more Captchas, you have to be a fast typist with a lot of time to spare to make decent money.

- Transcription

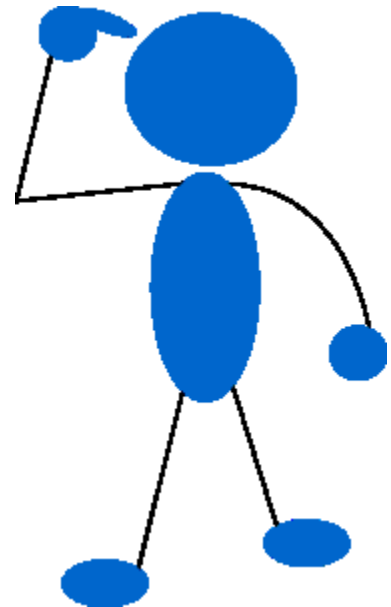
You'd be surprised how many people still record their thoughts, letters, reports or even entire books in audio form. Transferring that audio to paper is called transcription – and it works perfectly well online. Rather than working from an audio cassette, you'll be listening to a WAV or MP3 file (or some other format) and letting your fingers put the employer's words on paper.

- Translation

Translation covers a great number of tasks: at its most obvious, it's the conversion of a document into another language. However, the online world is bigger than that – entire web sites need conversion, software applications need all their commands translated to ensure usability all over the world, word lists for teachers need checking... as you can imagine, for someone who's fluent in at least one other language, there's plenty of jobs available. Bear in mind you will need to be 100% fluent, though, and often in technical areas.

- Virtual assistant

VAs are the online equivalent of the boss's Man Friday (or Person Friday if you insist). At the most basic, a VA types documents, takes calls, organises diaries and keeps tabs on everything the boss needs to know so that s/he can always stay on top of everything. AT a more advanced level, VAs run entire teams, organise virtual offices across several continents, plan real-world events and do a ton of other stuff, too (and get paid a lot for it).



- Team management

If the boss is overwhelmed, a middle manager is needed: employing a virtual team means the manager can also be virtual. Much like in the real world, you'll have to stay on top of team members, deadlines, work flow, processes and a bunch of other stuff (usually also including icky reports).

- Project management

The pinnacle of management (in one sense) is the ability to take on an entire project so that the boss simply gets updates and doesn't have to worry about anything. This is a higher level of responsibility than simple team management as the PM is responsible for everything from the original requirements document to the final deliverables. Well-paid, tough and very demanding work.

Other online jobs (freelancing)

That's a really vague description but it includes so many types of work that just about every job site has an 'Other' category. If you have a skill you can sell, there's a good chance you can find an outlet for it online.

Every week, someone somewhere thinks of a way to convert another real world task into an online version and goes looking for resources. Almost anything you do online can be done as paid work: the trick is to find someone willing to pay for the activity. Sample jobs include posting on forums, writing blog comments, proofreading, coding, web design and graphic design.

If you are seriously considering making money online with one of these methods, it is extremely important to **verify the sources** and ensure that the freelance job sites you use to find work give as much assurance as possible for payment.

In most cases, the contract is between the provider and the individual: the site is in no way responsible. Keep your eyes open and a dash of paranoia in hand. Be prepared for disappointments and an occasional disappearing employer (and payment). Start small and work up to the bigger jobs, once your qualifications and abilities are established.

Writing

Earning money online by writing can be a very rewarding experience. It offers the opportunity to express ideas and share knowledge and it can bring in not only regular but residual income. For those unfamiliar with the term, residual income is the money that rolls in every month without additional work, like royalties on music.

Your first decision as a writer is whether you need to build reputation or just wish to dive straight into work. A writer with a reputation obviously has a better chance of landing decent jobs, especially on the bidding sites.



If you wish to start by building reputation, the first step is to find appropriate sites to showcase your work. This is definitely easier if you are a native English speaker or have excellent English skills, but there are several sites that will accept documents, articles and reviews in any language. Make sure you read the terms of membership.

Note that, as with most online earning possibilities, some writing sites charge a membership fee. The value of this lies with the individual, but given that at least three or four of the most popular content directories are free to join (and pay out reliably), unless the pay-site provides a significant or unique extra service it may not be worth investing.

Without stepping into the arena where you are paid by an employer to produce specific content, there are two main options open to fledgeling writers trying to build reputation: content directories and blogging (see later).

Content directories are sites which allow users to produce articles (or other content such as guides, how-to documents, top ten lists and so on) on any subject. These are then submitted, categorized and displayed to the public with income based on two general forms: *per view* or *per article*. Many new authors will begin with the *per view* model until they have built up a reputation on their chosen site and can begin requesting payment for work written to order.

In general, *per view* or 'rev share' sites offer free content submission: visitors to the site log hits against each article and a certain sum is paid to the author for every view (usually a dollar or two for every 1,000 hits). While this won't make a huge amount of money, it is the basis for the residual income part of writing work – those articles don't disappear, they continue earning a few cents or more every day for years to come. The more articles there are, the more income you get.

'Rev share' (revenue sharing) sites may not pay *per view*, instead offering the author a percentage of ad revenue earned through the keyword-based advertisements displayed on the pages where their content is shown. This is a more manageable payment system for the site, since the host only promises a part of the income they receive, but offers less regular income for the author.

Per article payments mostly come in one or more of four ways:

- Building a reputation on a writing site and submitting in a 'marketplace' format

This is where a publisher asks for submission to a particular title and chooses one or more responses from whoever replies. Most 'rev share' sites have a marketplace (with that or another name) to encourage their *per view* writers to stay: the rewards for selling an article written to order are significantly higher than those on a simple submission and only writers who have proven themselves can apply.

- 'Up-front' payments where a site pays a small sum on the possible article earnings

Writers generally need to prove their worth before they are eligible for this sort of money, due to the risk taken by the site. It's a variation on the marketplace theme that simply guarantees a certain return on the work you put in to produce a good article. Some sites limit access to up-front payments to members with a certain status or from particular countries.

- Article ‘shops’ where publishers browse, choose and purchase

Much like any other online shopping site, there are a few article shops. This is a combination of the rev share and marketplace formats: writers produce content on whatever subjects they wish but they don’t get any *per view* payments. Instead, they upload the content with a summary and publishers browse through everything of interest, buying any articles they want. The host site takes a cut of the proceeds.

- ‘Bid’ sites which work the other way round

Conversely to the shop site format, bid sites are host to publishers and employers, who post details of the content they want written and accept bids for the work from freelance authors. The winning bidder does the job for an agreed price on an agreed deadline and gets paid – the bid-hosting site takes a cut of the proceeds. Most bidding sites offer an escrow option in an attempt to ensure employer satisfaction and writer payment.

The main things to check when writing online are the language and style requirements, of course, but also **what rights you retain on your work** as the author. Some employers and sites keep all the content, taking full rights of ownership (known as PLR) as soon as they purchase your article. Others allow you to redistribute the piece yourself and generally pay you less. Yet others allow you to choose what rights you retain and even set your own prices.

While the rights issue may not be important for ghost-written content produced on demand for an employer, it can bite you on the butt if you publish something close to your heart and effectively lose copyright ownership. Be careful.

Blogging

Sticking with the ‘work’ category, we come to blogging again. The difference here is that you’re making money online by writing, creating and maintaining your own blog on its own URL, rather than relying on someone else’s setup and income. A serious blogger can increase their revenue by building their reputation enough to actually make a business of it.

This is neither a short-term nor a simple proposal: producing interesting content over an extended period of time is difficult enough in itself, but adding the prospect of garnering ad revenue first-hand as well as via third-party systems, earning extra income from public speaking and the many other routes available to the well-known blogger increases the workload dramatically.

In today’s market, the kind of reputation required to be profitable is not easy to achieve. There are thousands, if not millions, of blogs on the Internet, so finding an appropriate niche is absolutely essential – one in which you can show your knowledge and passion, become an

accepted authority and for which you have the stamina to continue through months and months of hard work.

The serious blogger needs quality content but also has to be aware of a large number of other aspects of the work: search engine optimisation, email list management, promotional marketing, up-selling and a ton of other stuff. It's a full-time job.

As you would imagine, blogging is a big subject that requires more space than I have here to cover in detail. My own blog has several articles about the basics (search for 'Blogging Basics' to find them easily) and there's a wealth of advice and information all over the Internet.

Category Five: Marketing

Remember all those emails saying how you can earn thousands every week by making money online from the comfort of your own home? The vast majority of them are talking about marketing: specifically affiliate marketing. It's one of those weird situations that seem only to exist because of our ultra-modern, product-focused world. People selling the job of selling to people who will sell more sales...

Firstly, before we get onto the actual affiliate marketing system (or affiliate sales, it's pretty much the same thing), let's look at those get-rich-quick schemes.

I have a natural cynicism that makes me wonder why anyone on a six-figure income would suddenly become altruistic enough to offer the same opportunity for free to people they've never met, thus cutting into their own market share.

As far as I can see, the system works like this: they get you to sign up (for free), then hit you with a small cost. A part of this cost goes to them – which is how they have that six-figure income – but you get a 'plan' or a 'book of secrets' of how to do just what they're doing: sell a book or a similar product to other people hoping to get rich.

Now, I have a problem with this at its most basic level: it's taking advantage of people who have little money – those desperate for the extra income. Quite apart from that, it's a smoke-and-mirrors way of performing affiliate marketing. I'm not saying the products they offer are useless, but in my experience all but a tiny snippet of the information in them is available elsewhere on the web, for free and in better detail.

I strongly suggest, as I did at the outset, **avoiding any system that requires up-front payments.** Time in research is frequently a better investment.

Affiliate Marketing

Anyway, back to the affiliate system. There are two sides to this coin: sales and marketing.

Affiliate sales earns money online by you, as the salesman, building or running a web site that promotes a particular product or service. For each individual sale made, the actual owner of the goods gets a certain amount and you, as the affiliate, pocket a percentage. In the example of a get-rich-quick ebook at \$100, you may get anything from \$10 to \$60 – it depends on the product seller.



The biggest online catalogue for affiliate products is [ClickBank](#). They have millions of products in dozens of categories: simply subscribe to the site, choose a product, promote it and they will pay out (to the owner and you, the affiliate) for every sale that goes through them.

The marketing side of the coin is the generation of traffic to your sales site. This is the time- and effort-consuming part, as you will be writing, reviewing, posting on forums and discussion groups, blogging and using any and all means to bring more potential customers to your site. Traffic generation is covered later on in this guide.

As far as affiliate sales are concerned, they are **potentially the best way to make money online**, bar none. A successful sales site making commissions off a few customers a day can provide some serious income. Bear in mind, however, that it's not easy: there's a lot of work involved in generating interest and maintaining all the other sites that point to your seller.

You'll also face fierce competition, as expected in any system with large earning potential.

I am by no means an expert on affiliate marketing (I'm a writer, dammit) but there are some very good guides available on the web (for free) if you're interested. General agreement is that the key point is the right choice of product to promote, which makes sense: once you pick a winner, it should be easier to sell.

Keyword Advertising

If all that's too much work, you can 'monetise' (include basic marketing in) your site without any affiliate work.

Google, Yahoo, Kontera and other companies run keyword-based advertising systems that can be built into almost any kind of web site, though are better when used with keyword-focused articles or reviews.

This kind of advertising is, however, dependant on your visitors clicking the ads. On average, a site gets anything from 1% to 5% click-throughs (though mostly down at the 1% mark), so you'll get a few cents for every 100 visitors or so: this can convert to quite a nice, regular income on high-profile sites (or a large number of less-visited sites) or a little extra cash almost anywhere.



Keyword advertising is probably the easiest way to make money online, as it uses your existing content to generate commercial possibilities, meaning that your work is limited to setting it up once and leaving it running.

As an aside, be warned that most advertising systems monitor where clicks come from: hitting your own ads to generate revenue is generally against their terms of service and they will shut down your account post-haste if they catch you doing this. The same goes for grouping with other people using these systems to make money online by clicking each others' links to generate false revenue.

Other Affiliate Schemes

Many of the largest retail sites run their own affiliate schemes – the best known is probably Amazon's. These provide a small percentage of sales to anyone who sells through pre-defined affiliate links (for specific products or the whole site).

These schemes – and particularly Amazon's – are worth signing up for: they're free and you can use them in a huge variety of sites. You can use affiliate links like these on your own blog, on Squidoo lenses, on HubPages hubs (see *Resources* for more on both of those) and a huge number of other places.

Gathering a bunch of free affiliate IDs (remember to keep them in a separate email folder so you can find them!) is a smart way to extend your earning potential with very little extra work.

The People We Meet

The more time you spend trying to make money online, the more people you will meet who are doing the same thing, especially when the economy isn't too healthy. While every individual is different, these people generally fall into one of several stereotypes.



Rabid Affiliate Seeker

This is the most common personality type. As a newcomer, you'll run into a lot of these people, since your questions will be of the order of "Where can I make money online?"

Their answers almost always consist of little information and lots of links – all of which sign you up as a referral underneath them on various websites!

This, in itself, is not necessarily a bad thing (since you're joining earning sites) but it doesn't answer your question. They're so concerned with the monetary aspect of things that the idea of making a few extra cents far outweighs any altruistic tendencies to provide actual help.

Slackers and Moaners

Also numerous are the lazy people and those who are fed up with trying to earn money online. The former are looking for an easy way to get rich with as little effort as possible and, having failed, they become the latter: disillusioned by the work needed. Their responses to requests for help mainly consist of negative comments on certain systems (particularly PTC) and again are not particularly helpful. They do sometimes provide useful information on known scams – if you read through the ranting and moaning to reach it.

Better Than You

Another type of unhelpful response comes from the people who are "better than you". They're making money, but they don't mention the names of any particular sites or methods.

They're generally cynical of the basic systems and, having found a niche for themselves, are unwilling to share it. Admittedly, they will provide a little information, usually vague, but their main concern is to boast about much they make. They'll go on and on about earning thousands every month and how clever they are: ignore that and look for any gems of useful info they let slip in their egomaniacal diatribe.

Misguided And Unoriginal

At the other end of the enthusiasm spectrum are the last two types of people. The first are those who are misguided or unoriginal.

At their worst, misguided individuals will encourage newcomers to earnestly click PTC site ads for five or six hours a day, in the belief that this is a good way to make money online. They're not wrong: they just haven't seen the other possibilities and are stuck in one of the lowest earning cycles available.

At best, they'll suggest building a blog to provide lots of information to newcomers on how to earn. Again, they're not wrong: this is a useful service, but there are so many sites exactly like this that the chances of another one – yours – being able to raise its head above the crowd and get noticed is infinitesimally small.

Unoriginal ideas simply do not make cash. Of course, if you can come up with a new way to present the information (and your referral or affiliate links therein), you may do better than the rest of the (huge) crowd.

Helpful And Informative

Finally, there are the jewels in the crown of making money online: the helpful, informative people. These folks are unfortunately very rare indeed, but when they do show their face, be darned sure you remember them.

They pass on their knowledge, they advise, they recommend, they review your ideas and comment honestly, they understand the difficulties and show you the problems. They point newcomers in the direction of useful information and supply background data to help you make your own decisions – even if they think you're wrong or choosing badly.

These people are priceless.

Traffic

With most of the different ways to make money online comes the difficulty of attracting visitors: whether you are attempting to publicize your written work and gain page views, bring visitors to an affiliate sales site or attract readers to a monetized blog, the **potential earnings are dependant on the number of hits**.

Search Engine Optimisation

For the serious online earner, one of the most important methods of getting visitors is via SEO – Search Engine Optimisation. This is the practice of making a web page as attractive as possible to search engines such as Google.

At its most basic level, SEO consists of including certain key phrases at an optimum frequency: for example, if you were writing an article about solar power, you would include the key phrase “solar power” in every paragraph, attempting to have it repeat every 50 words or so.

When the search engine crawler comes by and analyses your page contents, it finds this phrase and recognizes it as being key. The repetitions ensure that your page shows up as high as possible on the list if someone searches for “solar power” – on the first page of results if possible.

SEO is an advanced skill and, since I’m no expert, I won’t try to cover all the aspects of content, meta content, page titles, headings and everything. There are far better resources available on the web for people who are interested in this subject. Have a look at the *Resources* section later for suggestions.

Social Networking

Another option for bringing visitors to your site and thus increasing the chances of making money online is that of social networking. This activity basically consists of ensuring that your web page’s address shows up in as many places as possible where online social interaction occurs.



In other words, you'll be placing it prominently on your FaceBook and MySpace sites, registering your blog with services such as Technorati and BlogCatalog, dropping an Entrecard on similar sites in the hopes of a reciprocal visit or using publicity services like Digg, Twitter and StumbleUpon to show the page to anyone who happens to notice it. (See *Resources* for links.)

The results of social networking depend very much on how active you are as a networker. Someone who visits and comments on blogs, mentioning their site, who pings blog directories every time a new entry is made, who shares all their articles and content on the publicity sites and so on will generally get more visits than someone who only bothers with one or two services. The basic premise is this: to make more money online, you must be as visible as possible (without being annoying!).

Self-Promotion

Continuing in the visibility vein, another way of improving your hit rate is to ensure that your primary earning site is included anywhere you appear online (with your earning persona). Put it prominently in your profiles, in the signature of your forum posts, refer to it regularly in your blog: the more places that URL appears, the more chances there are of someone clicking it.

A Word Of Warning

Be very, very careful with traffic exchanges or other methods of getting ad clicks. Most of the per-click advertising systems (AdSense and so on) prohibit this kind of activity and will suspend your account without pay if it is detected.

And don't think it won't happen to you: they're very good at detecting dodgy clickers.

Resources

Clickers

[Gomez PEER](#) is still running for distributed computing at very low pay (with no effort).

I don't know any reliable PTCs, but if you're looking for a PTR (which also has a bit of PTC on the site if you can dig through the mess) then [DonkeyMails](#) was still paying out at the time this guide was written.

Participation

The only reliable PTP forum I am aware of at this time is [MyLot](#). I'm a member of the [Valued Opinions](#) survey site (UK) which pays out reliably in gift certificates (Amazon, John Lewis, etc.)

Tasking

Taskers can find work at [Mechanical Turk](#) and [Microworkers](#). I'm sure there are others, but I know those two pay.

Blogging

Anyone seriously considering SEO absolutely *must* read Peter Hoggan's superb [Free SEO Training Course For Hubbers](#). Most of his other content is top-notch as well - remember when I mentioned those jewels in the crown of earning online? Bingo!

For the bloggers among you, I can suggest a quick stop at [BlogAdviser](#), which covers a lot of the helpful basics. If you're looking for rev share blogs, I know of two that are reliable: [Orble](#) and [Worldblogosphere](#). The former has a much better layout (and a mentoring program that smacks of referral income); the latter offers a slightly better share of revenue. The only paid posting site I've used that was reliable is [Blogsvetise](#) (which has an [advertiser referral scheme](#)).

If you're **really** serious about blogging for a living, then I'd personally recommend avoiding all the get-rich-quick guides. Instead, invest in [ProBlogger](#): I've read it and it's excellent. Covers everything in a sensible, helpful way (rather than spending thirty pages telling you how to sign up at Blogger) and is written by two guys who learned the hard way. It costs a lot less than most of those schemes, too.

Once you're set up, [Technorati](#) is essential and there's a bunch of directories like [BlogCatalog](#) and [Entrecard](#).

There are also traffic exchanges such as [LinkReferral](#) and [BlogExplosion](#), but be warned: these will break the AdSense terms of service and get your account banned. If you're not using AdSense or just want traffic, they're viable options.

Writing

Writers looking for places to submit content on *per view*, *per article*, 'rev share' and other models should look at sites like:

- The [Yahoo Contributor Network](#) (which used to be Associated Content)

Easy to get published, a vast library of articles, regular *per view* payments and an active 'assignments' list for extra payments. They still do some 'up-front' work as well, though the requirements have changed since I last looked.

- [Helium](#)

Tougher quality standards and a user-based rating system that means you'll need to write well to get your articles viewed – there may be hundreds of articles on the same subject but coming out at the top of the ratings means more hits. Helium has an extremely active marketplace with huge potential earnings for good writers who can produce quality content on demand.

- [Triond](#), [Bukisa](#), [eHow](#)

I'm not familiar with these, since I've never written for them, but they've all been around for a while.

- [HubPages](#)

HubPages offers a rev share model that includes a large number of options: authors can include Google AdSense, Kontera and HubPages' own ad program as well as affiliate payments for Amazon and eBay. Their own ad program is a *per view* addition to the other rev share options. All in all, the system gives authors a lot of ways to earn from their content but no up-front or marketplace payments.

- [Squidoo](#)

Created by Seth Godin, Squidoo offers perhaps the most ways to make money from what would otherwise be simple content. Like HubPages, it has eBay and Amazon modules, but also rev share on Google AdSense, Zazzle and Etsy modules, ad displays, CafePress and several other ways of earning. It's an extremely open forum with a lot of flexibility for the more adventurous or entrepreneurial folks who want to do more than

just 'plug in' to a simple system. All users start marked "for charity" so even if you're not interested in payments (yeah, right), someone worthwhile gains from your content.

- [Constant Content](#)

One of the few article 'shops' online, CC allows users to publish whatever work they wish (within guidelines that aren't too strict but do require attention) and set their own prices for purchase. The model's neat: different levels of publishing rights are available and anti-copying measures are automatically employed so that your work doesn't get stolen. Personally, I love this place: not only can you publish quality work for decent prices but you can re-publish articles (for which you retain the rights) and sell them cheap for further re-publishing (with 'usage' rights).

Freelancing

People looking for freelance work should check out the Big Four sites: [Elance](#), [Guru](#), [oDesk](#) and [Freelancer](#).

There are several useful posts on my blog covering tips for freelance sites.

Social Media

Social networkers will need to head over to [MySpace](#) and/or [Facebook](#), as well as [Twitter](#).

For bookmarking and sharing your content, you'll probably want accounts at [StumbleUpon](#), [Digg](#) and [Delicious](#).

Disclosure: please note that some URLs in this section are referral links.

Final Thoughts

Making money online is not easy. Earning a salary online is even harder. It is possible, however, with some good research, hard work and a little luck. Leave behind the illusions of quick riches, look behind all the marketing nonsense and you will find solid ways to bring in a regular income, even if it's only enough to pay for your Internet connection, beers and pizza occasionally.

This guide is by no means complete, as I mentioned at the outset. It is, I hope, accurate. If there is anything you feel is missing, overlooked, misrepresented or otherwise needs altering, please [let me know](#).

My intention here is to help you make money online, not to send you charging off in the wrong direction. I hope that, in some small way, I've achieved that.

Good luck and remember: if you like something online, click an ad you're interested in to show the author that their effort was worthwhile.

